

Certificate of Notice Page 1 of 3
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Joan Wetzel
 Debtor

Case No. 17-11894-sr
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin
 Form ID: 318

Page 1 of 1
 Total Noticed: 23

Date Rcvd: Jun 30, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 02, 2017.

db
 13885283 ++Joan Wetzel, 1925 Devereaux Avenue, Philadelphia, PA 19149-3443
 ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034
 (address filed with court: Best Buy, P.O. Box 78009, Phoenix, AZ 85062-8009)
 13885284 Chase, P.O. Box 1423, Charlotte, NC 28201-1423
 13885285 Chase Slate, P.O. Box 1423, Charlotte, NC 28201-1423
 13885286 Citi Cards, P.O. Box 9001037, Louisville, KY 40290-1037
 13885287 Citizens Bank Card Services, P.O. Box 42010, Providence, RI 02940-2010
 13885288 Deer Meadows Rehabilitation, 8301 Roosevelt Boulevard, Philadelphia, PA 19152-2006
 13885289 Discover, P.O. Box 742655, Cincinnati, OH 45274-2655
 13885290 Einstein Physicians, P.O. Box 780003, Philadelphia, PA 19178-0003
 13885291 First Health Part D, 2222 Ewing Road, Moon Township, PA 15108-3298
 13885292 Gettington.com, P.O. Box 166, Newark, NJ 07101-0166
 13885293 Holy Redeemer Hospital, c/o Brian Dietrich, Esquire, 601 Sentry Parkway, Suite 200,
 Blue Bell, PA 19422
 13885294 KeyBank National Assoc, P.O. Box 94968, Cleveland, OH 44101-4968
 13885295 Matrix Absence Management, P.O. Box 8330, Philadelphia, PA 19101-8330
 13885296 +PharmScript, 150 Pierce Street, Somerset, NJ 08873-4185
 13885297 Quicken Loans, P.O. Box 6577, Carol Stream, IL 60197-6577
 13885299 United Telemanagement, P.O. Box 145465, Cincinnati, OH 45250-5465

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: bankruptcy@phila.gov Jul 01 2017 01:51:42 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jul 01 2017 01:51:17 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 13885281 E-mail/Text: AEPPcreditdept@amerimark.com Jul 01 2017 01:51:49 AmeriMark Premier,
 P.O. Box 2845, Monroe, WI 53566-8045
 13885282 EDI: BANKAMER.COM Jul 01 2017 01:43:00 Bank of America, P.O. Box 15015,
 Wilmington, DE 19886-5019
 13888283 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 01 2017 01:50:59
 Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,
 Harrisburg, PA 17128-0946
 13885298 EDI: WTRRN BANK.COM Jul 01 2017 01:43:00 Target, P.O. Box 660170, Dallas, TX 75266-0170
 TOTAL: 6

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

smg* Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 02, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 29, 2017 at the address(es) listed below:

GARY F. SEITZ gseitz@gsbblaw.com, gfs@trustesolutions.net;hsmith@gsbblaw.com
 JAMES V. MONAGHAN on behalf of Debtor Joan Wetzel jmonaghan@norristownlegal.com,
 lroney@norristownlegal.com
 MATTEO SAMUEL WEINER on behalf of Creditor Quicken Loans Inc. bkgroup@kmlawgroup.com
 United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

Information to identify the case:

Debtor 1	Joan Wetzel	Social Security number or ITIN	xxx-xx-2978
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----

United States Bankruptcy Court **Eastern District of Pennsylvania**

Case number: **17-11894-sr**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Joan Wetzel

6/29/17

By the court: Stephen Raslavich
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.